



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

KML Law Group, P.C.
By: Denise Carlon, Esquire
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
Attorneys for Secured Creditor: M&T Bank

In Re:

Monica Mary Hand and Christopher Scott Hand a/k/a
Christopher S. Hand,
Debtor.

Order Filed on March 16, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 23-10083 ABA
Adv. No.:
Hearing Date: 3/8/2023 @ 10:00 a.m.
Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: March 16, 2023



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors:

Monica Mary Hand and Christopher Scott Hand a/k/a Christopher S. Hand

Case No.:

23-10083 ABA

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor M&T BANK, holder of a mortgage on real property located at 292 Westminster Boulevard, Turnersville, NJ, 08012, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor, (Claim # 8) through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve their right to object to Secured Creditor's proof of claim and notices of payment change.; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Christopher Scott Hand
Monica Mary Hand
Debtors

Case No. 23-10083-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Mar 16, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2023:

Recip ID **Recipient Name and Address**
db/jdb + Christopher Scott Hand, Monica Mary Hand, 292 Westminster Blvd, Turnersville, NJ 08012-1621

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2023 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Joint Debtor Monica Mary Hand aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdocherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Andrew Thomas Archer	on behalf of Debtor Christopher Scott Hand aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdocherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Date Rcvd: Mar 16, 2023

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Total Noticed: 1

TOTAL: 5